WHAT IS CLAIMED IS:

1. A moisture transfer apparel worn by an individual comprising, on at least a portion of the apparel, a combination of layers constructed as follows:

a first layer, closest to the individual, selected from a group of inner moisture transfer materials;

a second layer, abutting the first layer, including a foam material;

a third layer, abutting the second layer, including a breathable membrane; and

a fourth layer, abutting the third layer, selected from a group of outer moisture transfer materials.

- 2. The moisture transfer apparel according to claim 1, wherein at least two of the first, second, third and fourth layers are attached to each other by lamination.
- 3. The moisture transfer apparel according to claim 1, wherein at least two of the first, second, third and fourth layers are attached to each other by mechanical bonding.
- 4. The moisture transfer apparel according to claim 1, wherein the fourth layer is laminated with a breathable membrane.

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The moisture transfer apparel according to claim 1, wherein the fourth layer is treated by encapsulation.

- The moisture transfer apparel according to claim 1, wherein the fourth layer is coated by a waterproof film.
- The moisture transfer apparel according to claim 1, wherein the outer moisture transfer materials are fabrics that are structurally knitted or woven to repel water.

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